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ABSTRACT

This pamphlet focuses on women's stake in low tuition. Eight key points are suggested: (1) a much smaller percentage of qualified women than men attend college; (2) women from low-income and minority families have less chance for college; (3) women get less student financial aid than men; (4) women in college have fewer work-study opportunities; (5) parttime and older women as well as men are discriminated against; (6) older women have much lower incomes than men and cannot afford high college costs; (7) long-term loan plans discriminate against women even more than men; (8) low-tuition public higher education is as essential for women as it is for many other groups in our society--working class and white-collar families, minorities, families in rural and small town areas, businessmen, and American society as a whole. (Author/HJM)

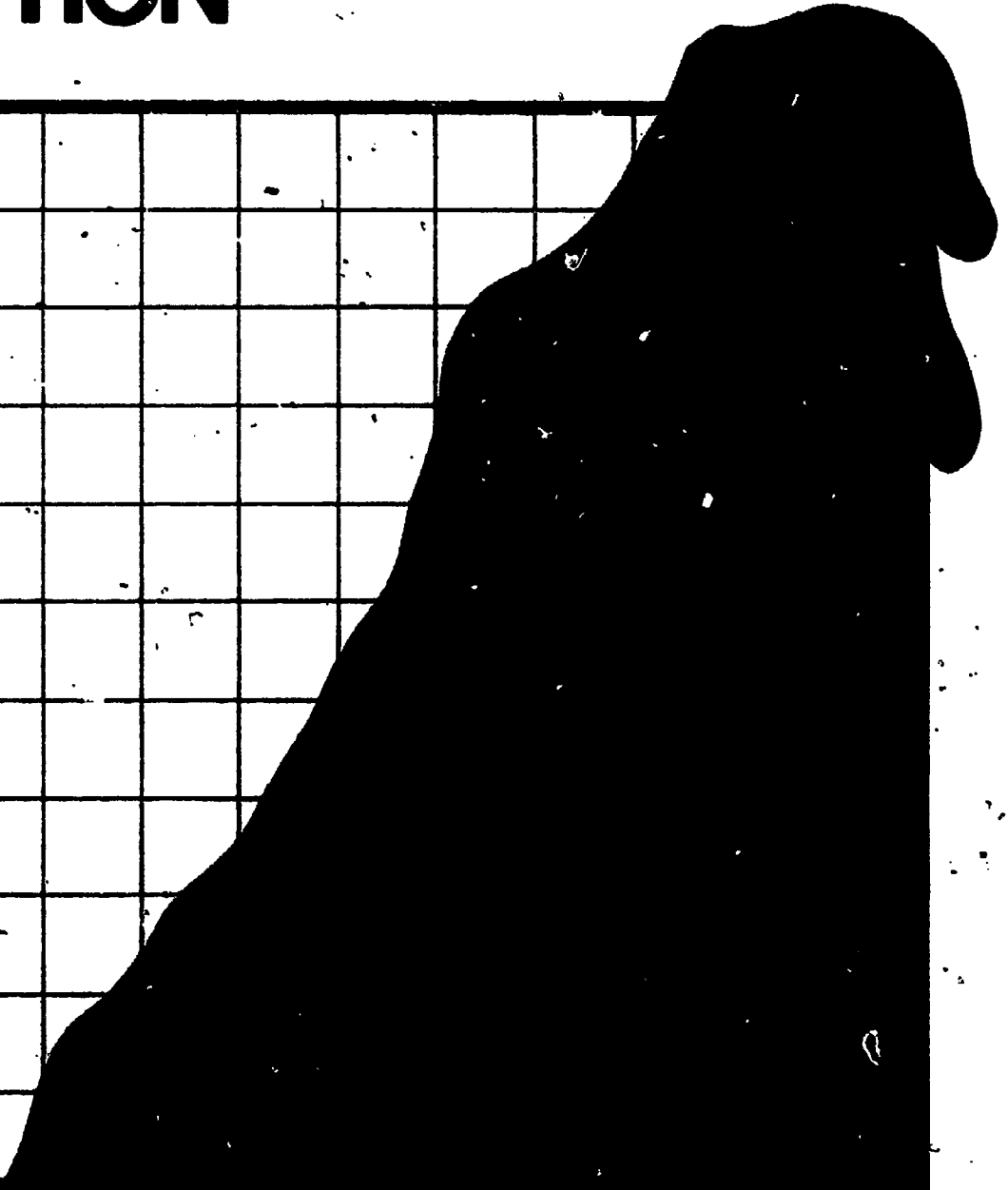
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# WOMEN'S STAKE IN LOW TUITION

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## **about this pamphlet**

The principal author and researcher for this pamphlet was Winnie Bengelsdorf, American Association of State Colleges and Universities. Grateful acknowledgement is given to others who contributed suggestions and encouragement, including, Barbara Burton, Kathleen Brouder, Beverly Cassara, Nancy Dolan, Arvonne Fraser, Renee Johnson, Mary Allen Jolley, Antonia Keane, Ryan Leary, Shirley McCune, Martha Matthews, Ruth Oltman, Nancy Seifer, Joy Simonson, Ann Smith, Barbara Wertheimer, Jean Wills, and many others.

This booklet, in draft form, was circulated for comment to about 70 selected people in higher education associations, women's groups, student organizations, unions, government executive and legislative offices and on campuses. This publication reflects many of the suggestions received. Many interested groups will help distribute this document.

Copies are available on an individual or mass basis for distribution to interested organizations and groups, at cost. Arrangements can be made to reproduce the contents of the pamphlet in part or full. Please contact AASCU.

The American Association of State Colleges and Universities includes in its membership 314 institutions of higher education located in 47 states, the District of Columbia, Guam, and the Virgin Islands. They enroll approximately two million students, or almost one-fourth of the total national student population.

## introduction

*Every American has a stake in the preservation of low tuition at public colleges—community and junior colleges, state colleges, and state universities.\* All of us benefit directly and indirectly from our great public higher educational system, which now provides educational opportunities for millions of people—about three-fourths of all college students, young and old, part-time and full-time.<sup>1</sup>*

*Many groups have a stake in low tuition:*

- Working-class and white collar families, who hope for a college education for their children;
- Minority families, for whom a low-tuition college is often the only means of advancement;
- Families from rural and small-town areas, which have traditionally depended on public colleges not only to educate their children but for agricultural progress;
- Businessmen, who need not only skilled manpower, but the continuing research work carried on at our universities and colleges;
- Taxpayers in general, because the economic progress and well-being of our country depends on "human capital"—a growing pool of college-trained men and women.

*Women constitute one large group who are adversely affected by increases in tuition—both young women hoping to enroll in college, and older women seeking to continue their education. This pamphlet focuses on women's stake in low tuition. Pamphlets dealing with other groups are being planned. The promise of equal educational opportunity for women, after decades of little if any progress, rests with new laws and Executive Orders which prohibit sex bias in institutions receiving federal financial assistance.<sup>2</sup> Legally, the college door is being forced open for women. However, just as legal pressures are opening university doors, financial pressures are slamming them shut. For women of all ages, it is vital to minimize the threat—high college costs—and maximize the promise—equal opportunity.*

*Women face many problems in society. Remedial action is required on many legal and social fronts. Women's groups are pressing for strong implementation of affirmative action programs to assure non-discrimination in college admissions and in employment. Some organizations are striving for passage of the Equal Rights Amendment. Other high priority items include better guidance and vocational counseling, increased vocational training, equal pay for equal work, modification of discriminatory labor union practices, elimination of sex bias in granting credit for loans, revision of pension and insurance plans, and provision of day care facilities and part-time work opportunities. Many groups stress the importance of upgrading the aspirations of women, and the*

\*This pamphlet is addressed to the preservation of LOW tuition. However, the American Association of State Colleges and Universities believes that wherever possible, as at the state colleges and community colleges in California and the City University of New York, there should be no tuition. States should be encouraged to decrease tuition wherever this is feasible.

*if women are excluded from attending college because the price is too high, many other battles may be lost by default.*

need to change male attitudes toward females.

Groups concerned with women's rights are urged to place the low tuition issue high on their agenda. Low tuition is not a panacea for all women's problems, of course. However, if women are excluded from attending college, because the price is too high, many other battles may be lost by default. Keeping tuition low can help solve other problems, by assuring a continuing stream of educated women citizens, leaders and lawyers, doctors and business women, politicians and policy-makers. Further, if women work to keep tuition down, they will be helping not only themselves, but everyone else—including their husbands, brothers and sons.

*Educational opportunity is threatened today by increases in tuition.* Since 1961, average tuition charges have more than doubled. They have increased at a much higher rate than the cost-of-living index.<sup>3</sup> Currently, tuitions in private institutions average almost five times as much as tuitions in public institutions, as shown in Table I.

Since costs at private colleges are beyond the financial resources of most families, it is vital to keep costs down at public institutions so qualified students have access to reasonably-priced higher education. Every time tuitions rise, some students who might otherwise attend are unable to enroll and many students already enrolled may be forced to drop out. The National Commission on Financing Post-

secondary Education has estimated conservatively that for every \$100 tuition increase, more than three per cent of low income students, and additional percentages of middle- and higher-income students, will not attend college. A new University of Wisconsin study indicates that the percentage affected may be much higher.<sup>4</sup>

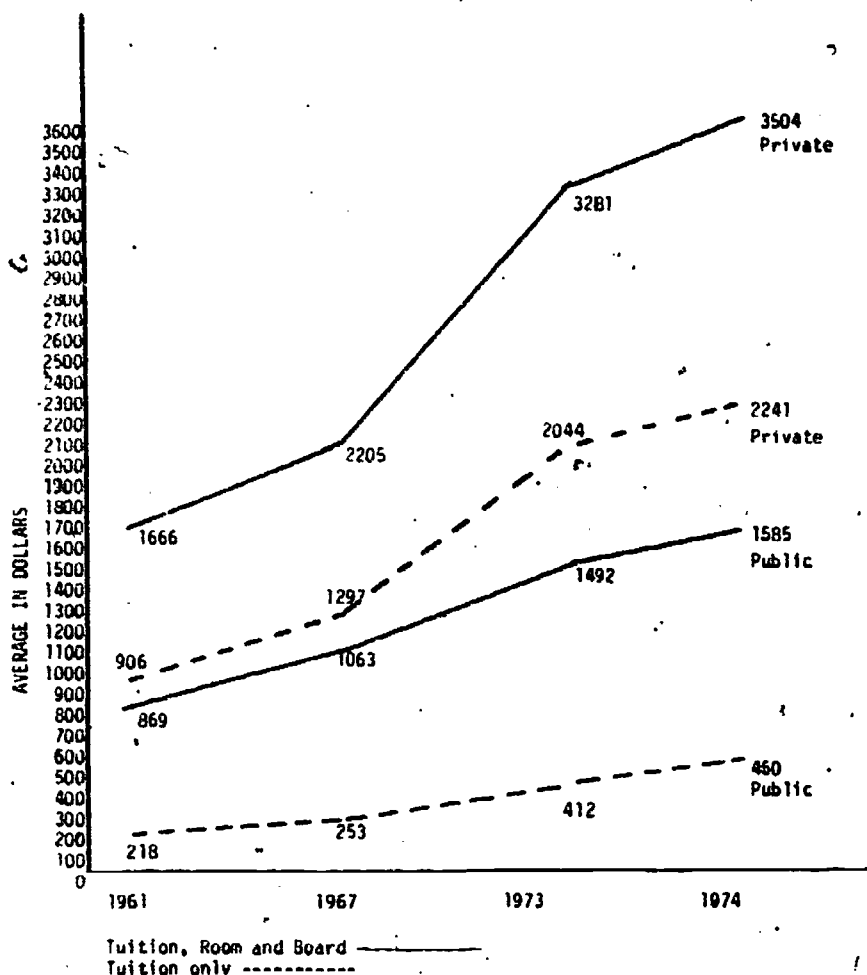
*Tuition at public colleges is on the rise for several reasons.* One is political; governors and state legislatures, faced with generally rising costs in state and local government, are likely to increase tuition unless there is sufficient opposition from concerned groups.

*A further threat is posed by a nationwide campaign for accelerated tuition increases* at public institutions by prestigious national groups such as the Carnegie Commission on Higher Education<sup>5</sup> and the Committee for Economic Development.<sup>6</sup> The recommendations of the latter group would double or triple public tuitions on the average. To help very poor students to pay these high charges, these organizations favor increases in student aid funds—but there is no assurance that such federal funds would be consistently forthcoming. Even if such aid were available, it would not offer help for most middle-income and lower middle-income families—with incomes as low as \$8600 per year under the CED plan—who would be penalized by higher costs without aid. These students would be forced to forego college or take out expensive long-term loans.

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Table I.

How college costs have increased: Tuition, Room and Board 1961-1974 Public and Private Institutions Averages



Source: Digest of Educational Statistics, 1970, 1971, 1972, 1973. Estimated tuition and fees, and room and board rates, in institutions of higher education, by type and control of institutions. United States. National Center for Education Statistics, Office of Education. Data are for the entire academic year and are average charges per full-time resident degree-credit student. They have not been adjusted for changes in the purchasing power of the dollar.

## **discrimination against women in higher education— and afterward**

*Proportionately, a much smaller percentage of qualified women than men attend college. In 1972, only 39 per cent of women high school graduates attended colleges; compared to 53 per cent of male graduates.<sup>7</sup> This is true despite the fact that women score as well as men on intelligence and college entrance tests, and have markedly better high school grades. Further, the situation of women has not improved in over forty years. In 1973, women constituted 42 per cent of total college enrollment; in 1930 they constituted 44 per cent!<sup>8</sup>*

*Between 75 and 90 per cent of all well qualified students who do not go to college are women.<sup>9</sup> These are largely women from lower-income and working class families. The percentage of high ability women in the lowest socio-economic bracket entering college is 24 percentage points below that of comparably qualified men.<sup>10</sup>*

Family income is often a deciding factor in whether or not a student will attend college. The likelihood of college enrollment is almost four times as great in families with incomes over \$15,000 compared to families with incomes under \$3000.<sup>11</sup> Women are especially likely to be affected, because sons generally have first claim on limited educational resources in these families. It has been shown that in blue-collar families, as the number of brothers in a family increases, college attendance of their sisters declines

drastically.<sup>12</sup> Yet often it is these lower-income women who support the efforts of others to attend college—their husbands, sons and daughters. Poorer families may also be guilty of the sexually stereotyped view that women do not "need" as much education.

*Some colleges also discriminate against women in admissions policies. They admit limited quotas of women, to maintain male majorities. Other colleges set higher standards of admission for women than for men.<sup>13</sup> Many male professors actively discourage women from pursuing professional training.<sup>14</sup> In most instances these forms of discrimination are under attack as a result of new federal legislation, but sex discrimination based on income and social attitudes continues. We should not add a further barrier in the form of high tuition.*

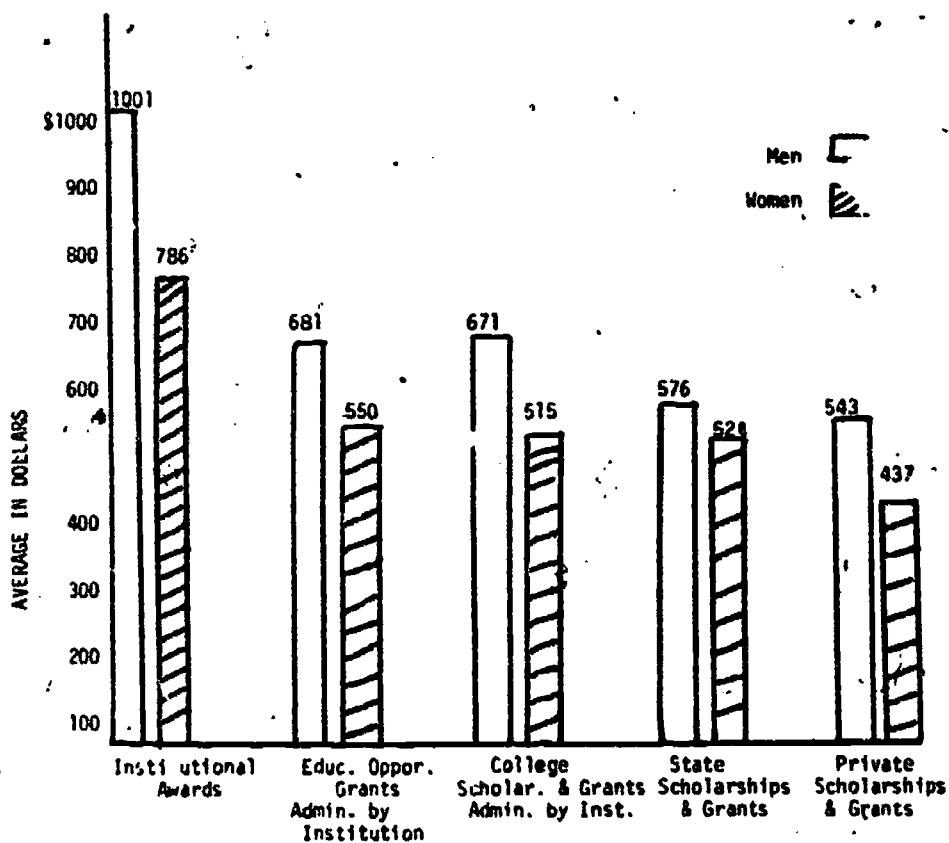
*Women may get less financial help in college than men. The federal government, many states, and almost all colleges now provide student aid in the form of scholarships, loans and opportunities for student employment. A great many students are being helped. Federal programs under new laws prohibit discrimination on the basis of sex and state based programs appear to aid women fairly. However, in college-administered programs, there is evidence that women get proportionately less help than men.*

One national survey by the College Scholarship Service showed that men had higher total financial resources to attend college than women, and that many more men than women received scholarships in excess of \$1,000 a year.<sup>15</sup> Table II helps make this point clear—for women who reach college.



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**Table II.**  
**Average Amount of Grants, Aid and Scholarships**  
**Men and Women**



*Source* Derived, with permission from *How College Students Finance Their Education: A National Survey of the Educational Interests, Aspirations and Finances of College Sophomores in 1969-70* by Elizabeth W. Haven and Dwight H. Horch Jan. 1972, College Scholarship Service of the College Entrance Examination Board, pp. 15 and 28. The differences shown are not related in the report to differences in need for aid by men or women.



Women also receive much less aid from athletic scholarships—institutions refuse to release data showing the amount men receive.<sup>16</sup> Further, under new volunteer Army requirements, higher standards are required for women enlistees than for men. Again, women must be better qualified rather than equally qualified. This affects educational benefits under the G.I. Bill, which currently aids over two million men a year.

On the graduate level, evidence indicates some sex discrimination against women in awarding aid. United States Office of Education statistics show 49 per cent of men graduate students receive stipends of some kind, compared to only 37 per cent of women graduate students.<sup>17</sup> Another survey shows that from 80 to 90 per cent of the most prestigious graduate fellowships and awards go to men.<sup>18</sup> Requirements that recipients study full-time rather than part-time have kept down the number of women applicants, as have age requirements.

*Women in college have fewer work-study opportunities.* It is becoming much more difficult for anyone to work more than a fraction of his or her way through college, because of rising costs. But women, who are just as highly motivated, lose out here too. Studies show that women have fewer opportunities for employment both during the school year and in the summer, and receive lower wages when they do work.<sup>19</sup> One survey revealed that the average amount men in college received from employment, \$847 a year, was more than double the average received by women.<sup>20</sup>

Another report by the American Council on Education shows twice as many men as women earn \$500 or more from part-time or summer employment.<sup>21</sup> Among independent students (not supported by their parents) 64 per cent of men but only 38 per cent of women have incomes of \$500 or more.<sup>22</sup> Since almost one in five college students now claims to be independent of his parents, this sex difference in earnings becomes increasingly important in financing an education. These figures show women are less able to pay portions of college costs.

*Men get more federal loans.* Students may reluctantly resort to loans when other methods of financing—parental help, aid, scholarships and jobs—prove insufficient to pay costs. There is evidence suggesting that women may not be receiving their fair share of available federally-insured loans. An Office of Education report on the status of the Guaranteed Student Loan Program shows that women received only 36 per cent of these loans from the inception of the program in 1966.<sup>23</sup>

*Special problems of women in part-time education.* Many students, both

male and female, unable to attend college full-time due to high tuition, opt for part-time attendance. Some women find part-time enrollment an excellent alternative, combining study with child-rearing. It has been found that marriage affects the full-time status of women more than men. About half of married men in graduate school are enrolled full-time compared to less than one-third of married women.<sup>24</sup> Marriage may reduce conflict for men in relation to education and career plans, but is likely to increase such conflicts for women.

*Assuring equitable treatment for part-time students is a priority issue for women.* Increases in tuition affect part-time as well as full-time students. Many colleges charge higher tuition rates for part-time than for full-time students. For example, some 58 per cent of four-year colleges charge higher tuition per credit hour for part-time students.

One glaring inequity for part-timers is the lack of availability of financial aid. Although part-timers are legally eligible for most federal aid programs, they are excluded by colleges which choose to limit scarce funds to full-time students. The Basic Educational

Opportunity Grant program has so far been restricted to full-time students. Thus, a student precluded from full-time attendance due to high costs may become ineligible for aid as a part-timer and be doubly disadvantaged.

In both college-based aid and state aid programs, part-time students face inequalities. Studies show 34 per cent of colleges discriminate against part-timers in awarding institutional aid. Although more than half the states have student aid programs, only four states provide eligibility for part-time students.<sup>26</sup>

Part-time students face many other forms of discrimination. Employed part-time students are usually denied student aid but pay income taxes on their earnings while full-time students do not pay taxes on their student aid payments. Further, Social Security education benefits are paid only to full-time students.

*Older women face special problems in continuing education.* There is now a major national effort to encourage older people to continue their education or training at a later point in their lives. Continuing or adult education already involves millions of Americans. In the last three years, the increase in participation by women in adult education has been more than double the increase in participation by men. Now, more women than men participate in adult education.<sup>27</sup>

Women face many obstacles in continuing education. Motivation in school is affected by sex and marital status. Among married women graduate students, 21 per cent of women, compared to nine per cent of men, state that pressure from their spouses may cause them to drop out.<sup>28</sup> Most colleges do not provide services such as day care facilities or adequate counseling for part-time students. Married women's educational goals may suffer due to their constricted mobility when they follow their husbands to the man's place of work or study. Leaving resident status in the home state may force a woman to pay much more costly out-of-state tuition in the new residence unless she earns residency merely by virtue of marriage. Women suffer especially from the credit transfer problem since many institutions refuse to grant credits earned elsewhere. Thus women may be forced to forfeit previous study or pay again for similar courses to meet new requirements in different locations.

Many women are separated from their husbands, widowed or divorced, with children to raise. About one-fifth of all households are headed by a woman and 12 per cent of American families are headed by women. These families reported in 1971 an average income of about \$5,100 a year, compared to \$10,900 for families headed by a man.<sup>29</sup> Women in such families are often most in need of additional training, but least able to afford it.

*Women have less money to pay for education,* because of major discrimination in employment and income. Only seven per cent of fully employed women, but 40 per cent of men, earned \$10,000 or more in 1970.<sup>30</sup>

Almost half of all employed women work because of urgent economic need.



Yet, for women, the economic facts of life are becoming bleaker, not better. Working women are still often paid less than men, even in comparable employment. The gap between full-time earnings for women and men was greater in 1970 than it was in 1955. (In 1955, women's median salary was 64 per cent of that received by men; by 1970 women were earning only 59 per cent as much as men.)<sup>31</sup> Even women college faculty members often earn less than men with the same abilities, rank and length of employment.<sup>32</sup>

Incredibly, the proportion of women in the high-paying professional jobs is about the same as it was 75 years ago. Occupationally, women are more disadvantaged compared to men than they were 30 years ago. In 1940, they held 45 per cent of all professional and technical positions. In 1969, they held only 37 per cent. In shrinking job markets, women may be the hardest hit by unemployment.<sup>33</sup>

Given their lower incomes and family responsibilities, most women are not able to save money for education. Further, both single and married women are discriminated against in borrowing money.<sup>34</sup>

For all of these reasons, low tuition is important to older women who want to continue their education, as well as to young women. The system generally is stacked against women. They have less chance than men to attend college even if they are very able, they may get less student aid in college, and in later years they earn less money and have less opportunity to return to school. Keeping tuition charges low is only part of the answer, but it is an important part.

## **high tuition and large debts: another form of discrimination**

Most plans to raise tuition at public colleges are closely linked with large-student-debt or "loan bank" proposals, which would make it necessary for all but the very wealthy (or the very poor, if enough student aid funds become available) to pay for college by taking out expensive, long-term loans. Some plans call for repayment over a period of forty years or over most of one's working lifetime. Such plans are a new form of discrimination against women.

Younger women from working-class and lower-income families would be further discouraged from going to college by the prospects of a large debt after graduation. Older women, with lower incomes than men and often family responsibilities, would also be unlikely to take on large new debts or force their husbands to do so.

Getting married with a heavy debt—a "*negative dowry*"—is a special barrier for young women, faced with uncertainties about future employment and family responsibilities. If a young woman student who financed her education by borrowing a large student loan married a young man in similar circumstances, their combined debt at the beginning of their adult lives, according to some estimates, could be as high as \$50,000 to \$60,000! As one observer has said, the Great American Dream could turn into the Great American Debt.

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## **what can you do?**

The organizations sponsoring this publication hope that other organizations and individuals concerned about high tuition will take active steps to do something about it.

Here are some examples of what can be done:

1. *Make the campaign for low tuition (or NO tuition) a high priority item for your organizations.* Persuade your governing boards, national conventions, and state and local groups to give this problem attention—to pass resolutions, hold panels and workshops. Invite advocates of low tuition to speak at your meetings.

2. **Publicize your views.** Many people are unaware of major ongoing efforts in the states and through national organizations to raise tuition. Be sure that the newsletters and other publications of your organization carry articles and editorials supporting low tuition. Arrange for your leaders to speak out on the issue.

3. **Contact members of Congress and federal agencies.** In recent years, most federal higher educational programs have resulted in increased, rather than decreased costs to colleges and have contributed to higher tuition.

Federal legislation increases the costs of college in several ways. Some programs ask colleges to take on major new federal responsibilities without providing adequate assistance to the institutions to do so. Other programs provide aid to students, but not to the colleges which educate these students. Each student is thus a major additional cost to the college.

In 1972 Congress voted for "cost-of-education" legislation, to provide assistance to colleges as well as students. But no funds have ever been provided for this program. *Support of cost-of-education is the most important single way in which the federal government can help keep tuition down.*

Members of Congress need to understand that their votes on education are helping to make it more difficult for millions of Americans to attend college.

Federal officials also need to hear from you. In recent years, most of the opposition to cost-of-education proposals has come from federal officials high in the budgetary and planning agencies of the government. Some are concerned simply with holding down the education budget, but others are ideologically committed to high tuition and long-term loan plans. They need to hear from you, and your Congressmen and Senators, about your opposition to such proposals.

4. **Work at the state level.** The federal scene is important, but most decisions about tuition are made at the state level—by Governors, legislatures, governing boards, and special study groups. In some states, local community college governing boards are also important.

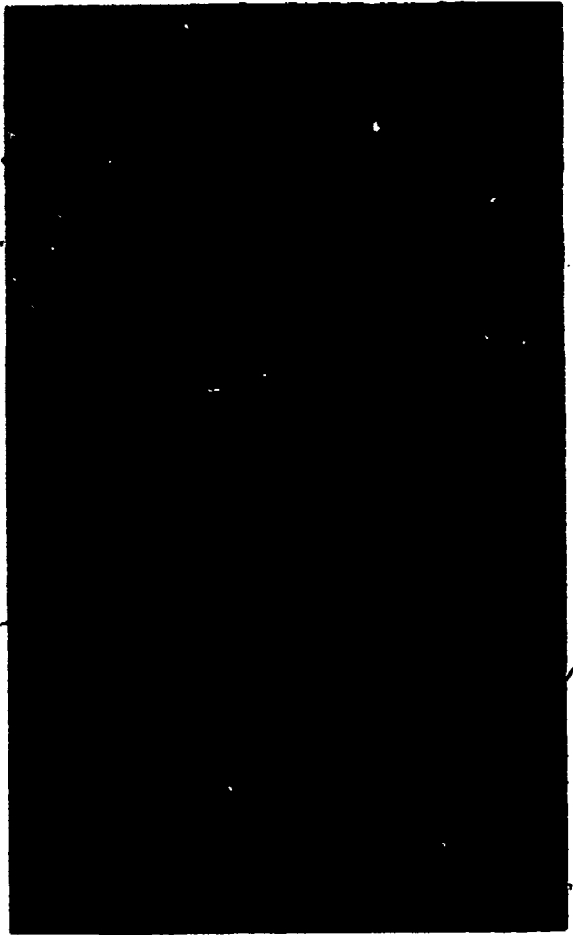
*"... a student precluded from full-time attendance due to high cost may become ineligible for aid as a part-timer and be doubly disadvantaged."*



National organizations should alert their state affiliates to the low tuition issue. These affiliates should monitor decisions being made by state legislators and others which affect tuition. They should contact candidates for public office and ask them to pledge their support. State organizations should work with other groups such as the labor movement, American Federation of Teachers, National Education Association, student groups, and organizations representing minorities, farmers, businessmen, alumni, and others with a stake in low tuition.

5. *Support adequate appropriations for colleges.* National and state organizations should support adequate state appropriations for public higher education, as well as low tuition, since the costs of colleges are going up with inflation. Remind state legislators that educated citizenry, earning higher-than-average incomes, will pay for their education in substantially higher earnings and taxes over the years. Tell legislators of the continuing and future need for trained personnel in every field of endeavor.

6. *Work in partnership with your public institutions to secure support from a variety of sources.* Encourage contributions to public colleges from business and industry in your locality, from alumni and from the general public.



Robert J. 1260

Low-tuition public higher education has a long and honorable history in the United States. Until very recent years, few Americans questioned the low tuition principle, any more than they question the value of our free public schools. But increasing costs of state government, combined with new proposals for higher tuition, have brought a change.

There is massive potential support for the continuation of low tuition, and for rolling back tuition in those states where it is already too high. What is needed now is a campaign in the fifty states to inform the American people. Women and women's organizations, as one of the groups most directly affected by higher tuition, should play a key part in this campaign.



## footnotes

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- <sup>1</sup> U. S. Department of Health, Education and Welfare, Office of Education, *Fall Enrollment in Higher Education for 1973* (to be published).
- <sup>2</sup> Under Title IX of the Education Amendments of 1972, institutions of higher education are prohibited from discriminating on the basis of sex in programs or activities receiving federal financial assistance. All Federal loan, work-study, scholarship and/or fellowship programs are subject to Title IX prohibitions. Women may complain of inequities to the Office of Civil Rights, H. E. W., or to the Attorney General, U. S. Department of Justice, Education Division. Title IX regulations will delineate other programs, such as athletic scholarships, teaching assistantships, and research fellowships subject to the prohibitions. Many states have sex discrimination laws which prohibit state institutions from discriminating in award of state monies.
- <sup>3</sup> Computed from U. S. Department of Health, Education and Welfare, Office of Education, *Projections of Educational Statistics to 1981-82* (Washington), 1972.
- <sup>4</sup> The National Commission on the Financing of Post-Secondary Education, *Financing Post-secondary Education in the United States* (Washington: U. S. Government Printing Office), 1973. Unpublished study, Dr. Jacob Stampen, University of Wisconsin, April, 1974.
- <sup>5</sup> Carnegie Commission on Higher Education, *Higher Education: Who Pays? Who Benefits? Who Should Pay?* (Hightstown, N.J.: McGraw-Hill), 1973.
- <sup>6</sup> Committee for Economic Development, *The Management and Financing of Colleges*, (New York: C. E. D.), 1973.
- <sup>7</sup> The National Commission on the Financing of Postsecondary Education, *op cit*.
- <sup>8</sup> U. S. Department of Health, Education and Welfare, Office of Education, *Digest of Educational Statistics* (Washington: U. S. Government Printing Office), various years.
- <sup>9</sup> Allan Pifer, *Women in Higher Education*, paper presented at meeting of Southern Association of Colleges and Schools, Miami, Fla., Nov. 29, 1971.
- <sup>10</sup> K. Patricia Cross, *Beyond the Open Door: New Students to Higher Education* (San Francisco: Jossey-Bass), 1971.
- <sup>11</sup> The National Commission on the Financing of Postsecondary Education, *op cit*.
- <sup>12</sup> B. N. Adams and M. T. Meidam, "Economics, Family Structure and College Attendance," *American Journal of Sociology*, Nov. 1968, pp. 230-239.
- <sup>13</sup> Task Force, Frank Newman, Chairman, *Report on Higher Education*, U. S. Office of Education (Washington: U. S. Government Printing Office), 1971. Also U. S. Department of Health, Education and Welfare, Office of Education, *A Look at Women in Education: Issues and Answers for HEW*, Report of the Commissioner's Task Force on the Impact of Office of Education Programs on Women, Mimeo (Washington), 1972. Also *Discrimination Against Women*, Committee on Education and Labor, House of Representatives, 91st Congress, Hearings before the Special Subcommittee on Education, Section 805 of H.R. 16098 (Washington: U. S. Government Printing Office), 1970.

- <sup>14</sup> Carnegie Commission on Higher Education, *Opportunities for Women in Education: Their Current Participation, Prospects for the Future, and Recommendations for Action* (Hightstown, N.J.: McGraw-Hill), 1973
- <sup>15</sup> Elizabeth W. Haven and Dwight H. Horch, *How College Students Finance Their Education: A National Survey of the Educational Interests, Aspirations, and Finances of College Sophomores in 1969-70*. (Princeton: College Scholarship Service), 1972.
- <sup>16</sup> The American Association for Health, Physical Education and Recreation, Division of Girls and Women's Sports, *AAHPER Update*, May 1973, p. 11
- <sup>17</sup> U. S. Department of Health, Education and Welfare, Office of Education, *Digest of Educational Statistics*, 1972. Table 98 Stipend Status of Graduate Students: U. S. Spring, 1965. (Washington: U. S. Government Printing Office), 1973. (More recent data is not available.)
- <sup>18</sup> Cynthia L. Atwood, *Women in Fellowship and Training Programs*. (Washington: Association of American Colleges), 1972
- <sup>19</sup> Carnegie Commission on Higher Education *Opportunities for Women*, *op cit*.
- <sup>20</sup> Haven and Horch, *op cit*.
- <sup>21</sup> American Council on Education, *The American Freshman National Norms for 1973*. (Washington: The Council), 1973
- <sup>22</sup> Ibid
- <sup>23</sup> C. Lynn Seegars, *Division of Insured Loans Monthly Reports*, Department of Health, Education and Welfare, Office of Education, Jan. 23, 1974 (Mimeo).
- <sup>24</sup> Saul D. Feldman, *Escape from the Doll's House: Women in Graduate and Professional School Education*, The Carnegie Commission on Higher Education. (Hightstown, N.J.: McGraw-Hill), 1974
- <sup>25</sup> American Council on Education, *Financing Part-time Students: The New Majority in Post-secondary Education*. Report of the Committee on the Financing of Higher Education for Adult Students (Robert J. Pitchell, Chairman) to the Office of Governmental Relations. (Washington: The Council), 1974
- <sup>26</sup> Ibid
- <sup>27</sup> U. S. Department of Health, Education and Welfare, Office of Education, *Participation in Adult Education, 1969 Initial Report* (Washington: U. S. Government Printing Office), 1972. *Participation in Adult Education, 1972* (unpublished).
- <sup>28</sup> Feldman, *op cit*.
- <sup>29</sup> U. S. Department of Labor, Women's Bureau, *Facts About Women Heads of Households and Heads of Families* (Washington: U. S. Government Printing Office), 1973.
- <sup>30</sup> U. S. Department of Labor, Women's Bureau, *The Myth and Reality in the Employment of Women*. (Washington: U. S. Government Printing Office), 1972.
- <sup>31</sup> U. S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, Vol. 18, No. 7 (Washington: U. S. Government Printing Office), 1972, and U. S. Department of Labor, Women's Bureau, *Fact Sheet on the Earnings Gap*. (Washington: U. S. Government Printing Office), 1972
- <sup>32</sup> National Education Association, Research Division, *Salaries Paid and Salary Related Practices in Higher Education, 1971-72* (Washington: NEA), 1972
- <sup>33</sup> U. S. Department of Labor, Women's Bureau, *Underutilization of Women Workers*. (Washington: U. S. Government Printing Office), 1971
- <sup>34</sup> Center for Women Policy Studies, Statement of Jane R. Chapman and Margaret J. Gates, Hearings of the Joint Economic Committee of the United States Congress on Economic Problems of Women (Washington), 1973. (Mimeo)

## **women's stake in low tuition: eight key points**

- A much smaller percentage of qualified women than men attend college.
- Women from low-income and minority families have less chance for college.
- Women get less student financial aid than men.
- Women in college have fewer work-study opportunities.
- Part-time and older women as well as men are discriminated against
- Older women have much lower incomes than men and cannot afford high college costs.
- Long-term loan plans discriminate against women even more than men.
- Low tuition public higher education is essential for women, as it is for many other groups in our society—working class and white-collar families, minorities, families in rural and small-town areas, businessmen—and American society as a whole.

The American system of public higher education is a precious national resource. Since its beginnings almost 150 years ago, this network of land-grant universities, state colleges, and community colleges has grown so that it now provides access to millions of people—today, to about three-fourths of all college students.

As with our free public school system, of which it is a logical outgrowth, public higher education is the envy and wonder of the entire world. It has contributed enormously to our well-being through research and public service as well as instruction, and it is today a principal hope for resolving many of the problems which confront us.

The alternatives to low tuition proposed by the Carnegie Commission, the Committee for Economic Development, and others rest in varying degree on shifting the financial burden of higher education to the student and his family. For most middle-income and lower-middle-income students, and quite possibly for low-income students as well, higher tuition means heavy borrowing, probably at high rates, and large debts—or not going to college at all.

No amount of rhetoric about helping low-income students, saving private higher education, or increasing student choice should be allowed to mask the effects of higher public college tuition and heavy debts on millions of Americans.

# **American Association of State Colleges and Universities**

*in cooperation with*

**American Association of Community and Junior  
Colleges**

**American Association of University Women**

**American Association of Women in Community  
and Junior Colleges**

**American Federation of Labor—Council of  
Industrial Organizations**

**American Federation of Teachers, A.F.L.—C.I.O.**

**Interstate Commission on the Status of Women**

**National Student Association**

**National Student Lobby**

**Resource Center on Sex Roles in Education,  
National Foundation for the Improvement  
of Education**

**Women's Equity Action League**

